

# **CHAPTER 25**

## **LIMESTONE RENFREW**

## **OTTAWA-CARLETON UPPER CANADA**



***www.armch25osstf.com***

### **Website**

As you can see from the masthead, thanks to our new group member, Les Robinson, our chapter now has a website again. You will also see that we are making use of the the website in this edition of the newsletter. You are encouraged to go to the website. By doing that you will see that there is an incredible amount of information at the site. You should also make it a habit to go the site regularly to keep up with current events and information. It is also nice to see current retirees joining our group.

This brings us to a further use of the internet. If you wish to receive your newsletter in digital form please contact Cheryl ([cherylarmchapter25@gmail.com](mailto:cherylarmchapter25@gmail.com)) otherwise you will continue to receive the newsletter in print form.

### ***Ukraine, Portugal and ARM***

Many of us are watching what is happening in Europe with a great sense of horror. This coincides with the time when many of our ARM members are in Portugal for their winter vacations. These citizens have taken upon themselves to provide assistance to the members of the Ukraine being displaced from their homes In the past ARM members who stayed at Vila Senhora da Rocha left items behind in bins. These items would be available when they returned the following year.

During the pandemic Vila Senhora da Rocha was sold. The new owners put in place new rates along with dealing with the bins. ARM along with other folks who stayed at Senhora da Rocha were given one year to retrieve their bins or their items would be donated to charity. Those of ARM who were not at Senhora da Rocha told ARM members Diane Bolduc, Kim and



Tom Towne to donate the contents, which were useful, to the Ukrainian refugees coming to Portugal. This task is being completed this April.

**Our thanks to Diane, Kim and Tom for taking on this formidable task.**

## **I'm moving: what should I do about my home insurance policy?**

Moving into a new home is an exciting time, but it's also a very busy time. While you start checking off the boxes on your moving to-do list, it's important to remember that your home insurance has to be taken care of well before your move-in date. Take a look at the moving and home insurance frequently asked questions below so that you can look forward to making memories in your new home, confident that you have the coverage you need.

**What happens to my home insurance policy when I move?**  
An unfortunate fact of moving is that your home insurance policy doesn't necessarily move with you. Home insurance policies are calculated to provide an appropriate level of coverage unique to each house, and are based on a variety of specific factors – including location, the home's replacement cost, types of utilities, extra amenities, and so on. In short, when you move into a new home in Ontario you will need to call your insurance provider to update your existing insurance policy. If you're planning on moving outside of Ontario, you will need to purchase a new policy altogether.

**What do I need to do about my home insurance before moving?**  
As soon as you confirm the purchase of your new home you should contact your insurance broker, letting them know when you will be handing over ownership of your current home and when you will be taking on



ownership of your new home. Your broker will help you manage your insurance transition and ensure that you are adequately covered at all stages of your move. They will also review your current policy and advise you of any premium increase or decrease as a result of the move. If you are paying monthly, your broker will review your revised billing schedule with you and discuss your payment options.

**Do I need to stay with the same insurer that I had for my previous home insurance policy?**  
While many people think of moving as a good time to shop around for new policies, it's important to be aware that if you cancel your insurance policy midterm there will likely be a cancellation penalty that you will have to pay. Insurance is a contract, after all. It's generally best practice to stay with the same insurance provider before and after your move to ease your transition and avoid a cancellation fee. You can use your move as an opportunity to discuss your coverage options with your insurance broker while you work on updating your policy for the new home.

**Am I covered while moving?**  
Some insurance policies will cover your insured location and personal property while you're in transit, up to 30 days or until the policy expires. Check with your insurance broker to see if this is applicable to your policy.

If you're using a professional moving company, ensure that they have their own insurance. Most home insurance policies won't cover marring, scratching, abrasions, or chipping – so you'll want to be sure the moving company you choose has an insurance plan that would cover this.

If you need to store some of your possessions, contact your insurance broker to find out if your policy will cover items while in storage – not all policies do.

It's also a good idea to take inventory of the possessions you have while you are moving, so you can make note of the items that should be added to your home insurance policy.

Putting your home on the market this season? Be sure to keep your insurance broker in the loop. Not only does your broker need to be informed when you move, but they can help answer questions about insuring your new home. Contact your OTIP insurance broker at 1-888-494-0090 to discuss your coverage options or call 1-888-892-4935 to get a quote for home insurance.

**ONTARIO SECONDARY SCHOOL  
TEACHERS' FEDERATION**

***Chapter 25  
Active Retired Members***

**Zoom Chapter Meeting  
April 22  
10:00 AM**

**David Leith LLP  
Partner Farber Robillard Leith  
“Reverse Mortgages:  
Look Before You Leap  
and”  
*executors, power of attorney***

As some of you may be aware Izzy Farber has asked that we let him retire. Izzy was with us every year from when our chapter started. Taking over from him is his partner David Leith. David's first presentation will focus on the heavily advertised reverse mortgages for seniors. After focusing on reverse mortgages, the floor will then open to *any* of your legal questions.

Go to our website to register <https://www.armch25osstf.com> , and click on the Upcoming Events tab on the navigation bar; click on the RSVP button for the event you choose to attend, and submit your name and email address on the Google form. The Zoom link will be sent to you close to the event date.

If you are in a situation where you do not have a computer or access to a computer contact the editor at 613-592-5137.

Let's give David a fine welcome. He has big shoes to fill.





**ON7ARIO SECONDARY SCHOOL  
7EACHERS' FEDERATION**

**Chapter 25**

**Active Retired Members**

**Zoom**

**Chapter Meeting**

**April 27**

**10:00 AM**

**Ontario Election Readiness  
Zoom Presentation**

***Paul Kossta***

**EXECUTIVE ASSISTANT  
OSSTF PROVINCIAL OFFICE  
COMMUNICATIONS AND  
POLITICAL ACTION DEPARTMENT**

***Susan RaA***

**ARM C25 MEMBER  
CHAIR D25 CPAC  
OSSTF ELECTION 2022  
READINESS ORGANIZER**



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**To register: <https://www.armch25osstf.com>**

# Affiliate Organizations

Chapter 25 has developed, and continues to develop, a group of businesses and organizations which offer exceptional values to our members. However, those wishing to take advantage of these offers must be in possession of the Chapter membership card; the card issued by OSSTF does not apply since a similar card is carried by non-retired members of OSSTF. The following is the list of the affiliated organizations. Since new affiliated businesses are added from time to time, members should check their newsletters and our website for any new additions.

## **Capital Optical (all branches)**

ARM membership cards must be presented at time of purchase.

## **Capital Optical**

Take advantage of Capital Optical's famous 2 for 1 + take \$25 off coatings.



**"You can come down now, Everett.  
The children have grown up and left."**

Don't need 2 pairs, share the 2 for 1 with your loved ones or take \$150 off a single pair.

Looking to replace only your lenses in your current frames we will take 15% off lenses only.

Capital Optical will change its promotions from time to time; the current promotion represents a better value than the discount the staff will extend these promotions to the membership. This benefit is available to all dependents of the card-holding member:

tion or offering, 7 days a week and only valid for the OSSFT card carrying member.

## **Terrace Green Bed & Breakfast**

Winchester Ontario

[www.bbcanada.com](http://www.bbcanada.com)

15% discount from April to September

25% discount from October to March

## **Preston Hardware**

ARM membership cards must be presented to the cashier with your hardware purchase. 15% off the regular price. Items on sale (or "net") do not qualify.

## **Marchwood Golf and Country Club**

They will offer you a 15% discount on Marchwood guest fees (\$15.00 for nine holes and \$25.00 for 18 holes plus HST), not to be combined with any other promo-

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### **Walgreen Automotive**

105 Walgreen Rd.  
613-836-7255  
10% discount on wheel alignments

### **Safari Plumbing**

69 Evergreen Drive  
613-224-6335  
Complete 323-Point Water System Inspection for only \$49.99.  
We will conduct a thorough inspection of your home's entire plumbing system to help make sure that minor annoyances (dripping faucets, running toilets) don't turn into major problems that could cost you a lot more in both money and aggravation.

### **Crystal Nails**

Professional Nail Care  
Porcelain, Acrylic, Gel, Pedicure, Manicure, Airbrush Design & More...  
1408 Stittsville Main Street  
613-831-5881  
10% discount on services and products  
Note: as with our other affiliations, members must be in possession of the Chapter 25 ARM chapter card. The OSSTF card issued by OSSTF is not valid.

### **Bryn Solutions Computer Help and Support**

20% discount to Chapter members  
On site or telephone help at home or office for computer related problems.  
How do I... ?  
Why won't it...?  
Why is it doing...?  
Can I transfer this to DVD/CD?  
How do I make a DVD from these movie clips?  
What about networks and security?

How do I secure my data and files?  
Oops! Can I get it back?  
My computer won't start...now what?  
Do I need a new computer?  
Call 613-282-2052 for help and support on these and any other computer related issues that are "bugging" you.

### **Hygiene Now**

2722A County Road 43, Kemptville, ON  
613-258-3200  
Dental services include but not limited to, teeth cleaning, polishing, fluoride treatments, dental exams and teeth whitening. Services are 20-50% less than traditional dental offices. Excellent for those without dental coverage. ARM members dental plan accepted as are most major dental insurance plans.

Chapter 25 ARM members get a free new patient exam (value \$60) with your Chapter 25 Affiliation Card plus take advantage of the already lower fees. Call for an appointment. Extended hours and Saturday appointments available,

### **BioPed**

Westgate Shopping Centre  
10% Discount on Footwear

### **AutoRocha**

Armacao de Pera  
Automatic upgrade from A to B for ARM members.

### **Comfort Inn Kanata**

We are proud to extend our LOYAL rate to Chapter 25 ARM and OSSTF members which is 15% off our "Best Available Rate".

(Our Senior Rate is 10%). Your members can either call our hotel locally at 613-592-2200 and ask for the "LOYAL" rate,  
Comfort Inn Ottawa West - Kanata  
222 Hearst Way  
Kanata, ON  
K2L 3A2  
Phone: (613) 592-2200  
Fax: (613) 591-9600

### **Krown Rustproofing**

2141 St Joseph, Orleans, K1C 1E7  
613-837-8856  
8 Cedarow crt, Stittsville, K2S 1V6  
613-836-1101

\$20.00 off retail price on rust proofing, not combined with any other promotion. This is per vehicle.

Members must present their Chapter membership card when appearing at the counter.

### **House on McGill Bed and Breakfast**

110 McGill St.  
Toronto ON  
416 351 1503  
877-580-5015

### **Rideau Inn Bed and Breakfast**

177 Frank St. (off Elgin)  
877-580-5015  
613 688 2753  
www.mcgillbb.ca

### **Note for House on McGill and Rideau Inn:**

ARM members are entitled to two different benefits. If the member is under the age of 65, the member receives a 15% discount off the rates. If the member is over 65, the member receives the seniors discount of 10% plus an additional 5%.

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The agreement with the owner is firm. The members wishing to take advantage of these benefits must produce the Chapter 25 membership card which states the area to which the member belongs (Ottawa-Carleton or Upper Canada or Renfrew), the membership number and a valid expiry date. The ARM membership card issued by OSSTF is not valid. The purpose is to limit the benefits to retirees rather than those OSSTF members who are active in the schools.

For those familiar with Toronto, the House on McGill couldn't be more convenient. It is located on McGill Street which is one block south of Carlton at the corner of Church St.

### Jeff Spidle

Information Technology Specialist  
Jeff Spidle, IT Consultant. Computer Consulting and System Design. Remote Support or On-Site Service.

When you need help with your computer system, I am able to promptly connect to your computer fix almost every problem remotely. If a fix is not immediately possible, I will give you clear expectations and furthermore we can schedule

an on-site service when physical interventions will be required  
[www.spidle.net](http://www.spidle.net)  
Special Rates for C25 cardholders  
ARM references available

### Urban Stone Surfaces

Urban Stone Surfaces is dedicated to servicing Ottawa home owners, designers, architects, developers and contractors with the finest selection and detailing of natural stone – granite countertop, quartz countertop and marble countertop. For your kitchen countertops, bathroom countertops, even walls and floors we have a vast array of the latest stone that can meet your style and requirements. We are dedicated to the craftsmanship and detail of our marble, granite, quartz along with providing outstanding customer service. You will find our team artistic, knowledgeable, efficient, and friendly. It is our vision to become the leaders in the natural stone industry 'Where Quality Meets Style'.

At Urban Stone Surfaces, we comprise of over 35 years of experience in the Ottawa granite, quartz and marble countertop industry providing the best in kitchen and bathroom countertops. Our expertise is one of the company's strongest as-

sets and has enabled our business to rapidly grow. We pride ourselves on our artistic talent, fine skills in craftsmanship and ensuring your vision has come to fruition beyond your expectations.  
154 Iber Rd #2, Stittsville, ON  
K2S 1E7

Special arrangements for C25 cardholders.  
ARM references available

Electrician  
Fred Muldoon  
Cell: 613-301-9500  
Home: 613-729-9418  
Special rates for C25 cardholders  
ARM references available

Dan's Tree Service  
10% on tree trimming & tree removals. Also 15% on stump grinding.  
[danstree1@gmail.com](mailto:danstree1@gmail.com)

### New This Year

## The Odd Job Man

There is no job too small for us

Drywall repairs/Tile and Floor/Deck & Fence  
Carpentry work/Kitchen & Bath/Painting  
Plumbing & Electrical/Garden and Design

References provided

[www.theoddjobman.ca](http://www.theoddjobman.ca)

613 220 5488

[info@theoddjobman.ca](mailto:info@theoddjobman.ca)

**Election Day  
June 2**



VOTE! and volunteer or donate,  
to elect an education friendly government,  
and an education friendly opposition.

We are updating our email database for Chapter 25 members. With an election on the horizon, and often other OSSTF and ARM information which needs to be disseminated quickly and efficiently, we require valid email addresses. Although our newsletters will continue to provide valuable information as always, they are published only six times per year, and therefore do not allow us to reach you when there are time constraints. The addresses you provide are carefully guarded and will be used solely for the purposes mentioned. We are requesting that you help us out by sending your full name and valid email address to [cherylarmchapter25@gmail.com](mailto:cherylarmchapter25@gmail.com). **We will continue to respect the wishes of those who do not wish to receive information (e.g. newsletter) digital form.**

# Enjoy



"You seem like a nice gentleman, but I'm not sure I could ever get serious about a man who has a laxative jingle for his ring tone."

An elderly woman had just returned to her home from an evening at church service when she was startled by an intruder. As she caught the man in the act of robbing her home of its valuables, she yelled, "STOP! ACTS 2:38!" (Repent and be baptized, in the name of the lord, so that your sins may be forgiven.)

The burglar stopped in his tracks. The woman calmly called the police and explained what she had done. As the officer cuffed the man to take him in, he asked the burglar, "Why did you just stand there? All the old lady did was yell scripture at you."

"SCRIPTURE?!" replied the burglar, "She said she had an AXE and TWO 38's!"

A woman brought a very limp duck into a veterinary surgeon. As she laid her pet on the table, the vet pulled out his stethoscope and listened to the bird's chest.

After a moment or two, the vet shook his head and sadly said, "I'm sorry, your duck, Cuddles, has passed away." The distressed woman wailed, "Are you sure?" "Yes, I am sure. Your duck is dead," replied the vet.

"How can you be so sure?" she protested. "I mean you haven't done any testing on him or anything. He might just be in a coma or something."

The vet rolled his eyes, turned around and left the room. He returned a few minutes later with a black Labrador Retriever. As the duck's owner looked on in amazement, the dog stood on his hind legs, put his front paws on the examination table and sniffed the duck from top to bottom. He then looked up at the vet with sad eyes and shook his head.

The vet patted the dog on the head and took it out of the room. A few minutes later he returned with a cat. The cat jumped on the table and also delicately sniffed the bird from head to foot. The cat sat back on its haunches, shook its head, meowed softly and strolled out of the room.

The vet looked at the woman and said, "I'm sorry, but as I said, this is most definitely, 100% certifiably, a dead duck."

The vet turned to his computer terminal, hit a few keys and produced a bill, which he handed to the woman. The duck's owner, still in shock, took the bill. "\$150!" she cried, "\$150 just to tell me my duck is dead!"

The vet shrugged, "I'm sorry. If you had just taken my word for it, the bill would have been \$20, but with the Lab Report and the Cat Scan, it's now \$150."

I recently picked a new primary care physician. After two visits and exhaustive lab tests, he said I was doing "fairly well" for my age. A little concerned about that comment, I couldn't resist asking him, "Do you think I'll live to be 80?" He asked, "Do you smoke tobacco or drink beer or wine?" "Oh no," I replied. "I'm not doing drugs, either." Then he asked, "Do you eat rib-eye steaks and barbecued ribs?" I said, "No, my other Doctor said that all red meat is very unhealthy." "Do you spend a lot of time in the sun, like playing golf, sailing, hiking, or bicycling?" "No, I don't," I said. He asked, "Do you gamble, drive fast cars, or have a lot of sex?" "No," I said. "I don't do any of those things." He looked at me and said, "Then why do you want to live to 80."

